

<i>SERFF Tracking Number:</i>	<i>AGNY-125800697</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>American Home Assurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>AIC-08-TRPROP-01</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
<i>Product Name:</i>	<i>Commercial Property Terrorism Exposures 102000810</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Filing at a Glance

Companies: American Home Assurance Company, AIU Insurance Company, American International South Insurance Company, AIG Casualty Company, Commerce and Industry Insurance Company, Granite State Insurance Company, National Union Fire Insurance Company of Pittsburgh, Pa., New Hampshire Insurance Company, The Insurance Company of the State of Pennsylvania

Product Name: Commercial Property Terrorism SERFF Tr Num: AGNY-125800697 State: Arkansas  
Exposures 102000810

TOI: 01.0 Property	SERFF Status: Closed	State Tr Num: EFT \$25
Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)	Co Tr Num: AIC-08-TRPROP-01	State Status: Fees verified and received
Filing Type: Rule	Co Status:	Reviewer(s): Betty Montesi, Llyweyia Rawlins
	Author: Walter Murphy	Disposition Date: 09/03/2008
	Date Submitted: 09/03/2008	Disposition Status: Exempt from Review
Effective Date Requested (New): 10/04/2008		Effective Date (New): 10/04/2008
Effective Date Requested (Renewal): 10/04/2008		Effective Date (Renewal): 10/04/2008

State Filing Description:

## General Information

Project Name:	Status of Filing in Domicile: Pending
Project Number:	Domicile Status Comments: This filing is being submitted simultaneously in all states.
Reference Organization: N/A	Reference Number: N/A
Reference Title: N/A	Advisory Org. Circular: N/A
Filing Status Changed: 09/03/2008	
State Status Changed: 09/03/2008	Deemer Date:
Corresponding Filing Tracking Number:	

<i>SERFF Tracking Number:</i>	<i>AGNY-125800697</i>	<i>State:</i>	<i>Arkansas</i>
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<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
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#### Filing Description:

The referenced companies submit for your review and approval their revised Commercial Property, Boiler and Machinery (Equipment Breakdown) and Commercial Inland Marine Manual Rule Page for use with their rating methodology for certified acts of terrorism covered by the Terrorism Risk Insurance Act of 2002, as amended by the Terrorism Risk Insurance Program Reauthorization Act of 2007.

Please refer to the attached blackline to see revisions made to the Manual Rule Page (our filing no. AIC-03-CP-02).

This filing has no impact on our previously approved filing (AIC-05-CP-02), which is specific to policies written pursuant to a program administrator agreement.

## Company and Contact

#### Filing Contact Information

Walter Murphy, Filings Analyst	Walter.Murphy@AIG.com
175 Water Street	(212) 458-2192 [Phone]
New York, NY 10038	(212) 458-7077[FAX]

#### Filing Company Information

American Home Assurance Company	CoCode: 19380	State of Domicile: New York
70 Pine Street	Group Code:	Company Type:
New York, NY 10270	Group Name:	State ID Number:
(212) 770-7000 ext. [Phone]	FEIN Number: 13-5124990	

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AIU Insurance Company	CoCode: 19399	State of Domicile: New York
70 Pine Street	Group Code:	Company Type:
New York, NY 10270	Group Name:	State ID Number:
(212) 770-7000 ext. [Phone]	FEIN Number: 13-5303710	

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American International South Insurance Company	CoCode: 40258	State of Domicile: Pennsylvania
70 Pine Street	Group Code:	Company Type:
New York, NY 10270	Group Name:	State ID Number:
(212) 770-7000 ext. [Phone]	FEIN Number: 02-6008643	

<i>SERFF Tracking Number:</i>	<i>AGNY-125800697</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>American Home Assurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
<i>Company Tracking Number:</i>	<i>AIC-08-TRPROP-01</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
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AIG Casualty Company	CoCode: 19402	State of Domicile: Pennsylvania
70 Pine Street	Group Code:	Company Type:
New York, NY 10270	Group Name:	State ID Number:
(212) 770-7000 ext. [Phone]	FEIN Number: 25-1118791	

Commerce and Industry Insurance Company	CoCode: 19410	State of Domicile: New York
70 Pine Street	Group Code:	Company Type:
New York, NY 10270	Group Name:	State ID Number:
(212) 770-7000 ext. [Phone]	FEIN Number: 13-1938623	

Granite State Insurance Company	CoCode: 23809	State of Domicile: Pennsylvania
70 Pine Street	Group Code:	Company Type:
New York, NY 10270	Group Name:	State ID Number:
(212) 770-7000 ext. [Phone]	FEIN Number: 02-0140690	

National Union Fire Insurance Company of Pittsburgh, Pa.	CoCode: 19445	State of Domicile: Pennsylvania
70 Pine Street	Group Code:	Company Type:
New York, NY 10270	Group Name:	State ID Number:
(212) 770-7000 ext. [Phone]	FEIN Number: 25-0687550	

New Hampshire Insurance Company	CoCode: 23841	State of Domicile: Pennsylvania
70 Pine Street	Group Code:	Company Type:
New York, NY 10270	Group Name:	State ID Number:
(212) 770-7000 ext. [Phone]	FEIN Number: 02-0172170	

The Insurance Company of the State of Pennsylvania	CoCode: 19429	State of Domicile: Pennsylvania
70 Pine Street	Group Code:	Company Type:
New York, NY 10270	Group Name:	State ID Number:
(212) 770-7000 ext. [Phone]	FEIN Number: 13-5540698	

SERFF Tracking Number: AGNY-125800697 State: Arkansas

First Filing Company: American Home Assurance Company, ... State Tracking Number: EFT \$25

Company Tracking Number: AIC-08-TRPROP-01

TOI: 01.0 Property Sub-TOI: 01.0001 Commercial Property (Fire and Allied Lines)

Product Name: Commercial Property Terrorism Exposures 102000810

Project Name/Number: /

## Filing Fees

Fee Required? Yes

Fee Amount: \$25.00

Retaliatory? No

Fee Explanation: 1 Rule Filing = \$25.00

Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American Home Assurance Company	\$25.00	09/03/2008	22256477
AIU Insurance Company	\$0.00	09/03/2008	
American International South Insurance Company	\$0.00	09/03/2008	
AIG Casualty Company	\$0.00	09/03/2008	
Commerce and Industry Insurance Company	\$0.00	09/03/2008	
Granite State Insurance Company	\$0.00	09/03/2008	
National Union Fire Insurance Company of Pittsburgh, Pa.	\$0.00	09/03/2008	
New Hampshire Insurance Company	\$0.00	09/03/2008	
The Insurance Company of the State of Pennsylvania	\$0.00	09/03/2008	

SERFF Tracking Number:	AGNY-125800697	State:	Arkansas
First Filing Company:	American Home Assurance Company, ...	State Tracking Number:	EFT \$25
Company Tracking Number:	AIC-08-TRPROP-01		
TOI:	01.0 Property	Sub-TOI:	01.0001 Commercial Property (Fire and Allied Lines)
Product Name:	Commercial Property Terrorism Exposures 102000810		
Project Name/Number:	/		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Exempt from Review	Llyweyia Rawlins	09/03/2008	09/03/2008

<i>SERFF Tracking Number:</i>	<i>AGNY-125800697</i>	<i>State:</i>	<i>Arkansas</i>
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## Disposition

Disposition Date: 09/03/2008

Effective Date (New): 10/04/2008

Effective Date (Renewal): 10/04/2008

Status: Exempt from Review

Comment:

This line is exempt from filing rates/rules in compliance with ACA 23-67-206 which states that P&C insurance for commercial risks, excluding workers' compensation, employers' liability and professional liability insurance, including but not limited to, medical malpractice insurance, are exempted from the rate/rule filing and review requirements.

Rate data does NOT apply to filing.

### Overall Rate Information for Multiple Company Filings

<b>Overall Percentage Rate Indicated For This Filing</b>	0.000%
<b>Overall Percentage Rate Impact For This Filing</b>	0.000%
<b>Effect of Rate Filing-Written Premium Change For This Program</b>	\$0
<b>Effect of Rate Filing - Number of Policyholders Affected</b>	0

<i>SERFF Tracking Number:</i>	<i>AGNY-125800697</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>AIC-08-TRPROP-01</i>		
<i>TOI:</i>	<i>01.0 Property</i>	<i>Sub-TOI:</i>	<i>01.0001 Commercial Property (Fire and Allied Lines)</i>
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<i>Project Name/Number:</i>	<i>/</i>		

<b>Item Type</b>	<b>Item Name</b>	<b>Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Terrorism Exposure Pricing - Blackline Copy	Accepted for Informational Purposes	Yes
<b>Rate</b>	TRIA Property Rule Page (8/08)	Accepted for Informational Purposes	Yes

<i>SERFF Tracking Number:</i>	<i>AGNY-125800697</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>American Home Assurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
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<i>Product Name:</i>	<i>Commercial Property Terrorism Exposures 102000810</i>		
<i>Project Name/Number:</i>	<i>/</i>		

## Rate Information

Rate data does NOT apply to filing.



<i>SERFF Tracking Number:</i>	<i>AGNY-125800697</i>	<i>State:</i>	<i>Arkansas</i>
<i>First Filing Company:</i>	<i>American Home Assurance Company, ...</i>	<i>State Tracking Number:</i>	<i>EFT \$25</i>
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## Rate/Rule Schedule

<b>Review Status:</b>	<b>Exhibit Name:</b>	<b>Rule # or Page #:</b>	<b>Rate Action</b>	<b>Previous State Filing Attachments Number:</b>
Accepted for Informational Purposes	TRIA Property Rule Page (8/08)	Pages 1-2	Replacement	TRIA Property Rule Page_08-01-2008.pdf

## **PROPERTY, INLAND MARINE AND BOILER AND MACHINERY (EQUIPMENT BREAKDOWN) TERRORISM PRICING**

### **Exposure Guide:**

For all risks, the rates shown in the Rating Table, adjusted for the factors cited below, are to be used to determine the applicable premium for certified acts covered by the Federal Terrorism Risk Insurance Act of 2002, as amended by the Terrorism Risk Insurance Program Reauthorization Act of 2007 (collectively "TRIA"). The rates and factors are applied to underlying non-TRIA premiums of U.S. locations defined as a "State" in the Act.

#### Target Cities include:

New York City; Chicago; Boston; San Francisco; Washington DC; Los Angeles.

Atlanta, Miami, Philadelphia, Houston, Dallas and Seattle will also qualify as Target Cities if an individual location or concentration of locations exceeds a TIV of \$10M or greater and one or more of the following apply: a.) close proximity to a US border or b.) reported terrorist threats over the last year.

#### Target Risks include:

Oil Refineries  
Petrochemical Plants  
Tank Farms  
Chemicals  
Pharmaceutical Manufacturers  
High Tech/Computer Component manufacturers  
Utilities  
US Corporations with prominent name recognition overseas  
Financial Institutions  
Hotels  
Restaurants  
Civic Centers, including sports arenas and auditoriums  
National Defense related corporations

The application of a judgment credit or debit (not to exceed +/- 25%) may be applied to each of the factors cited below if documented file information supports any of the following criteria:

- The risk is either in a major urban area (not a Target City) or in a rural area.
- The risk has/has not instituted security measures since 9/11.
- The risk class presents a higher or lower risk of susceptibility to terrorist acts.
- Risk is designated as Target City, but 50% or more of the total insured values are outside of Target City locations.

**Rate Table**

**Rates applied per dollar of Building, Contents, Business Interruption and Extra Expense premium.**

<b>Target City/Target Risk</b>	<b>Target City/ Non-Target Risk</b>	<b>Non-Target City/ Target Risk</b>	<b>Non-Target City/ Non-Target Risk</b>
<b>.15</b>	<b>.05</b>	<b>.10</b>	<b>.01</b>

**Rate Table**

**Rates applied per dollar of Boiler and Machinery (Equipment Breakdown) premium.**

<b>Target City/Target Risk</b>	<b>Target City/ Non-Target Risk</b>	<b>Non-Target City/ Target Risk</b>	<b>Non-Target City/ Non-Target Risk</b>
<b>.15</b>	<b>.05</b>	<b>.10</b>	<b>.01</b>

**Rating Table**

**Rates applied per dollar of Inland Marine premium.**

<b>Target City/Target Risk</b>	<b>Target City/ Non-Target Risk</b>	<b>Non-Target City/ Target Risk</b>	<b>Non-Target City/ Non-Target Risk</b>
<b>.15</b>	<b>.05</b>	<b>.10</b>	<b>.01</b>

*SERFF Tracking Number:*      *AGNY-125800697*      *State:*      *Arkansas*  
*First Filing Company:*      *American Home Assurance Company, ...*      *State Tracking Number:*      *EFT \$25*  
*Company Tracking Number:*      *AIC-08-TRPROP-01*  
*TOI:*      *01.0 Property*      *Sub-TOI:*      *01.0001 Commercial Property (Fire and Allied Lines)*  
*Product Name:*      *Commercial Property Terrorism Exposures 102000810*  
*Project Name/Number:*      */*

## Supporting Document Schedules

**Satisfied -Name:**      Terrorism Exposure Pricing -      **Review Status:**  
   Blackline Copy      Accepted for Informational      09/03/2008  
        Purposes  
**Comments:**  
**Attachment:**  
TRIA Property Rule Page BLACK LINE\_2003.pdf

## **~~PROPERTY TERRORISM PRICING~~**

### **~~Exposure Guide:~~**

~~———— For all risks, the rate shown in the Rate Table is to be used to determine the applicable premium for certified acts covered by the Federal Terrorism Risk Insurance Act of 2002. The rate is applied to values of U.S. locations as defined as a 'State' in the Act.~~

### **RATE TABLE**

~~[Rates are applied per hundred dollars of Building, Contents, Business Interruption and Extra Expense values.]~~

**~~15%~~**

**~~PROPERTY TERRORISM PRICING~~**  
**PROPERTY, BOILER AND MACHINERY (EQUIPMENT BREAKDOWN), AND**  
**INLAND MARINE TERRORISM PRICING**

**Exposure Guide:**

For all risks, the rates shown in the Rating Table, adjusted for the factors cited below, are to be used to determine the applicable premium for certified acts covered by the Federal Terrorism Risk Insurance Act of 2002, **as amended by the Terrorism Risk Insurance Program Reauthorization Act of 2007 (collectively “TRIA”)**. The rates and factors are applied to values of U.S. locations defined as a “State” in the Act .

Target Cities include:

New York City; Chicago; Boston; San Francisco; Washington DC; Los Angeles).

Atlanta, Miami, Philadelphia, Houston, Dallas and Seattle will also qualify as Target Cities if an individual location or concentration of locations exceeds a TIV of \$10M or greater and one or more of the following apply: a.) close proximity to a US border or b.) reported terrorist threats over the last year.

Target Risks include:

Oil Refineries  
Petrochemical Plants  
Tank Farms  
Chemicals  
Pharmaceutical Manufacturers  
High Tech/Computer Component manufacturers  
Utilities  
US Corporations with prominent name recognition overseas  
Financial Institutions  
Hotels  
Restaurants  
Civic Centers, including sports arenas and auditoriums  
National Defense related corporations

~~A separate credit will be applied to the factors cited below when any of the following criteria apply:~~

- ~~— Deductible is greater than \$250,000: — 5% credit~~
- ~~— SIR is greater than \$2,500,000: — 5% credit~~
- ~~— SIR is greater than \$10,000,000: — additional 5% credit~~

~~— If applicable, the attached First Loss Scale Credit may be applied for primary limits that are less than the value at risk.~~



First Loss Scale.xls

The application of a judgment credit or debit (not to exceed +or- 25%) may be applied to each of the factors cited below if documented file information supports any of the following criteria:

- The risk is either in a major urban area (not a Target City) or in a rural area.
- The risk has/has not instituted security measures since 9/11.
- The risk class presents a higher or lower risk of susceptibility to terrorist acts.
- Risk is designated as Target City, but 50% or more of the total insured values are outside of Target City locations.

**—Rate Table**

**Rates are applied per hundred dollars of Building, Contents,  
Business Interruption and Extra Expense values.**

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<del>Target City/Target</del> Risk	<del>Target City/ Non-</del> Target Risk	<del>Non-Target City/</del> Target Risk	<del>Non-Target City/ Non-Target</del> Risk
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**.075**

**.025**

**.035**

**.010**

**Rate Table - Rates applied per dollar of Building, Contents, Business Interruption and Extra Expense premium.**

<b>Target City/Target Risk</b>	<b>Target City/ Non-Target Risk</b>	<b>Non-Target City/ Target Risk</b>	<b>Non-Target City/ Non-Target Risk</b>
<b>.15</b>	<b>.05</b>	<b>.10</b>	<b>.01</b>

**Rate Table - Rates applied per dollar of Boiler and Machinery (Equipment Breakdown) premium**

<b>Target City/Target Risk</b>	<b>Target City/ Non-Target Risk</b>	<b>Non-Target City/ Target Risk</b>	<b>Non-Target City/ Non-Target Risk</b>
<b>.15</b>	<b>.05</b>	<b>.10</b>	<b>.01</b>

**Rate Table - Rates applied per dollar of Inland Marine premium**

<b>Target City/Target Risk</b>	<b>Target City/ Non-Target Risk</b>	<b>Non-Target City/ Target Risk</b>	<b>Non-Target City/ Non-Target Risk</b>
<b>.15</b>	<b>.05</b>	<b>.10</b>	<b>.01</b>